

**CSD 1099** [09/26/06]

Name, Address, Telephone No. &amp; I.D. No.

Todd A. Warshof 232227

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Escondido, CA 92025

760 746-4476

232227

**UNITED STATES BANKRUPTCY COURT**

SOUTHERN DISTRICT OF CALIFORNIA

325 West "F" Street, San Diego, California 92101-6991

In Re

Allan Curtis Clark

Kristy Lynn Clark

BANKRUPTCY NO. 13-00130-LT7

Debtor.

**BALANCE OF SCHEDULES, STATEMENTS, AND/OR CHAPTER 13 PLAN**

Presented herewith are the original with the number of copies required by Local Bankruptcy Rule 1007-2(b) of the following

[Check one or more boxes as appropriate]:

- ☒ Summary of Schedules  
☒ Statistical Summary of Certain Liabilities and Related Data  
☒ Schedule A - Schedule of Real Property  
☒ Schedule B - Schedule of Personal Property  
☒ Schedule C - Schedule of Property Claimed Exempt  
☒ Schedule D - Creditors Holding Secured Claims  
☒ Schedule E - Creditors Holding Unsecured Priority Claims  
☒ Schedule F - Creditors Holding Unsecured Nonpriority Claims  
☒ Schedule G - Schedule of Executory Contracts & Unexpired Leases  
☒ Schedule H - Schedule of Co-Debtor  
☒ Schedule I - Current Income of Individual Debtor(s)  
☒ Schedule J - Current Expenditure of Individual Debtor(s)  
☒ Statement of Financial Affairs  
☒ Statement of Current Monthly Income and Means Test Calculation (Form B22A)  
☐ Statement of Current Monthly Income (Form B22B)  
☐ Statement of Currently Monthly Income and Calculation of Commitment Period and Disposable Income (Form B22C)  
☐ Chapter 13 Plan

**IF ADDITIONAL CREDITORS ARE ADDED AT THIS TIME, THE FOLLOWING ARE REQUIRED:**

1. Computer diskette containing only the added names and addresses (when the Balance of Schedules are filed on paper).
2. Local Form CSD 1101, *NOTICE TO CREDITORS OF THE ABOVE-NAMED DEBTOR ADDED BY AMENDMENT OR BALANCE OF SCHEDULES*, as required by Local Bankruptcy Rule 1007-4. See instructions on reverse side.

Dated: January 22, 2013

Signed: /s/ Todd A. Warshof  
Attorney for Debtor

I [We] Allan Curtis Clark and Kristy Lynn Clark, the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the balance of schedules and/or chapter 13 attached hereto, consisting of \_\_\_ pages, and on the creditor matrix diskette, if any, is true and correct to the best of my [our] information and belief.

Dated: January 22 2013

/s/ Allan Curtis Clark  
Debtor/s/ Kristy Lynn Clark  
Joint Debtor

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Southern District of California**

In re Allan Curtis Clark,  
 Kristy Lynn Clark

Debtors

Case No. 13-00130

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	431,000.00		
B - Personal Property	Yes	4	43,636.81		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		676,640.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,273.13	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		144,371.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,185.16
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,408.93
Total Number of Sheets of ALL Schedules		24			
Total Assets			474,636.81		
Total Liabilities				822,285.18	

**United States Bankruptcy Court**  
**Southern District of California**

In re Allan Curtis Clark,  
 Kristy Lynn Clark

Debtors

Case No. 13-00130

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,273.13
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,273.13

**State the following:**

Average Income (from Schedule I, Line 16)	6,185.16
Average Expenses (from Schedule J, Line 18)	9,408.93
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	5,060.16

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		220,290.95
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	548.13	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		725.00
4. Total from Schedule F		144,371.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		365,387.05

B6A (Official Form 6A) (12/07)

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Residence: 1148 Felicita Lane Escondido, CA 92029	Fee simple	C	431,000.00	650,184.51

Sub-Total >	431,000.00	(Total of this page)
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Total >	431,000.00
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(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	C	60.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Wells Fargo Account # ****6398	C	131.81
		Savings Account Wells Fargo Account # ****5468	C	20.00
		Beneficiary Account of Life Insurance Policy of Debtor Husband's Deceased Grandmother MetLife	C	4,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. Household Furnishings	C	500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. Books and Pictures	C	50.00
6. Wearing apparel.		Used Clothing	C	300.00
7. Furs and jewelry.		Misc. Jewelry	C	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Misc. Hobby Equipment	C	250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > 6,311.81  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 0.00  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential Medical Malpractice Claim for Minor Child Minor Damages incurred; but potential claim exists and is disclosed as such. Debtor's had previously consulted with attorney and attorney claimed recovery would be minimal. Amount listed is maximum estimated amount, though claim likely worth much less	C	10,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Lincoln Aviator (Vehicle does not run, nor have active REG)	C	2,000.00
		2011 Buick Enclave	C	25,225.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 Dog	C	100.00
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > 37,325.00  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	43,636.81

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property



B6C (Official Form 6C) (4/10)

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash on Hand	C.C.P. § 703.140(b)(5)	60.00	60.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking Account	C.C.P. § 703.140(b)(5)	131.81	131.81
Wells Fargo			
Account # ****6398			
Savings Account	C.C.P. § 703.140(b)(5)	20.00	20.00
Wells Fargo			
Account # ****5468			
Beneficiary Account of Life Insurance Policy of Debtor Husband's Deceased Grandmother	C.C.P. § 703.140(b)(5)	4,000.00	4,000.00
MetLife			
<u>Household Goods and Furnishings</u>			
Misc. Household Furnishings	C.C.P. § 703.140(b)(3)	500.00	500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Misc. Books and Pictures	C.C.P. § 703.140(b)(3)	50.00	50.00
<u>Wearing Apparel</u>			
Used Clothing	C.C.P. § 703.140(b)(3)	300.00	300.00
<u>Furs and Jewelry</u>			
Misc. Jewelry	C.C.P. § 703.140(b)(4)	1,000.00	1,000.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Misc. Hobby Equipment	C.C.P. § 703.140(b)(3)	250.00	250.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
Potential Medical Malpractice Claim for Minor Child	C.C.P. § 703.140(b)(11)(D)	10,000.00	10,000.00
Minor Damages incurred; but potential claim exists and is disclosed as such. Debtor's had previously consulted with attorney and attorney claimed recovery would be minimal. Amount listed is maximum estimated amount, though claim likely worth much less	C.C.P. § 703.140(b)(5)	10,000.00	
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2003 Lincoln Aviator (Vehicle does not run, nor have active REG)	C.C.P. § 703.140(b)(2)	4,800.00	2,000.00
<u>Animals</u>			
1 Dog	C.C.P. § 703.140(b)(3)	100.00	100.00
Total:		31,211.81	18,411.81

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O D E B T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx1001			2006					
Capital One Auto Finance PO Box 93016 Long Beach, CA 90809			Vehicle Financing 2003 Lincoln Aviator (Vehicle does not run, nor have active REG)					
		C	"CREDITOR ADDED BY BALANCE OF SCHEDULES"					
			Value \$ 2,000.00				125.00	0.00
Account No. ****5265			2006					
Chase Mortgage PO Box 78420 Phoenix, AZ 85062-8420			1st Deed of Trust  Single Family Residence: 1148 Felicita Lane Escondido, CA 92029					
		C						
			Value \$ 431,000.00				543,296.00	112,296.00
Account No. ****5299			2006					
Chase Mortgage PO Box 78420 Phoenix, AZ 85062-8420			2nd Deed of Trust  Single Family Residence: 1148 Felicita Lane Escondido, CA 92029					
		C						
			Value \$ 431,000.00				100,343.00	100,343.00
Account No. ****7332			2010; Filed 11/2012 Federal Tax Lien Single Family Residence: 1148 Felicita Lane Escondido, CA 92029					
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			"CREDITOR ADDED BY BALANCE OF SCHEDULES"					
		C						
			Value \$ 431,000.00				6,545.51	6,545.51
Subtotal (Total of this page)							650,309.51	219,184.51

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx3613			2012					
Santander PO Box 660633 Dallas, TX 75266		C	Vehicle Financing 2011 Buick Enclave					
			Value \$ 25,225.00				26,331.44	1,106.44
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							26,331.44	1,106.44
Total (Report on Summary of Schedules)							676,640.95	220,290.95

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6E (Official Form 6E) (4/10)

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

Taxes and Certain Other Debts  
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. ****7332			2009					
Franchise Tax Board PO Box 942867 Sacramento, CA 94267-0011		C	State Income Taxes  "CREDITOR ADDED BY BALANCE OF SCHEDULES"				725.00	725.00
							725.00	0.00
Account No. xxx-xx-7332			2009					
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346		C	Federal Income Taxes				0.00	0.00
							548.13	548.13
Account No.								
Account No.								
Account No.								
Subtotal							725.00	725.00
(Total of this page)							1,273.13	548.13
Total							725.00	725.00
(Report on Summary of Schedules)							1,273.13	548.13

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  American Capital Ent. 27919 Jefferson Avenue #206 Temecula, CA 92590		W				0.00
Account No.  American Commercial Systems 4670 N. El Capitan #209 Fresno, CA 93722		H				0.00
Account No. ****7332  Anesthesia Consultants of CA 16955 Via del Campo, Ste. 215 San Diego, CA 92127		C				114.00
Account No.  Asset Acceptance PO Box 1630 Warren, MI 48090		H				0.00
Subtotal (Total of this page)						114.00

8 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only: Collecting for Citibank				0.00
Asset Acceptance PO Box 1630 Warren, MI 48090	W					
Account No. ****6025		2010 Services				25,432.00
Beneficial PO Box 60101 City Of Industry, CA 91716	C					
Account No. ****3925		2008 Medical Bill				317.00
CA Emer Phys. PO Box 582663 Modesto, CA 95358-0046	C					
Account No.		Notice Only: Collecting for Rady Children's Hospital				0.00
California Business Bureau Attention: Bankruptcy PO Box 5010 Monrovia, CA 91017	W					
Account No.		Notice Only: Collecting for Anesthesia Consultants of CA				114.00
California Recovery Bureau 135 Vallecitos De Oro, Suite G San Marcos, CA 92069	W					
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	25,863.00

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ****2243  Capital One PO Box 60599 City Of Industry, CA 91716	C	2008 - 2009 Credit Card Purchases				2,593.00
Account No. ****7332  Citibank PO Box 6001 The Lakes, NV 88901-6001	C	2009 - 2012 Credit Card Purchases				9,277.00
Account No. ****9211  Discover PO Box 15316 Wilmington, DE 19850	W	2001 - 2008 Credit Card Purchases				3,355.00
Account No. ****5224  Eastern Municipal Water Dist. PO Box 8300 Perris, CA 92572-8300	C	2008 - 2009 Services				518.00
Account No.  Financial Credit Network 1300 W. Main Street Visalia, CA 93291	C	Notice Only: Collecting for So. California Edison				0.00
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,743.00



B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xx-7332  Franchise Tax Board State of California Headquarters Compliance Sacramento, CA 95867	C	2006 - 2008 State Income Taxes				4,616.00
Account No. ****1001  Freedom Pest Control c/o IC Systems Inc. PO Box 64378 St. Paul, MN 55164	H	2008 Services				112.00
Account No. ****2869  GE Money Bank PO Box 103104 Roswell, GA 30076	H	2001 - 2008 Credit Card Purchases				792.00
Account No. ****7332  Graybill 225 E. Second Avenue Escondido, CA 92025	C	2010 Medical Bill				344.00
Account No. ****4685  Hacienda Encantada Resort c/o Meridian Financial Svc 21 Overland Industrial Blvd. Asheville, NC 28806	C	2011 Services				11,960.00
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 17,824.00

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ****2257  HSBC PO Box 5253 Carol Stream, IL 60197	C	2009 - 2011 Credit Card Purchases				939.00
Account No. ****8872  Indymac Bank/Onewest Bank Attn:Bankruptcy 2900 Esperanza Crossing Austin, TX 78758	C	2004 - 2008 Credit Card Purchases				26,341.00
Account No. xxx-xx-7332  Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	C	2008 Federal Income Taxes				7,555.10
Account No. xxx-xx-7332  Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	C	2006 Federal Income Taxes				8,636.00
Account No.  LVNV Funding PO Box 740281 Houston, TX 77274	W	Notice Only: Collecting for Capital One				0.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 43,471.10

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  LVNV Funding PO Box 740281 Houston, TX 77274	H	Notice Only: Collecting for HSBC				0.00
Account No.  LVNV Funding PO Box 740281 Houston, TX 77274	H	Notice Only: Collecting for GE Money Bank				0.00
Account No. ****9249  Marin c/o LVNV Funding PO Box 740281 Houston, TX 77274	C	2008 - 2010 Credit Card Purchases				3,395.00
Account No. ****1795  Maryland National Bank c/o CACH LLC 4340 South Monaco St. 2nd Floor Denver, CO 80237	H	2009 Services				8,000.00
Account No. ****7941  Medical Payment Data c/o American Capital Ent. 42145 Lyndie Ste. 212 Temecula, CA 92591	H	2009 Medical Bill				1,030.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,425.00

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ****9808  Nordstrom PO Box 6566 Englewood, CO 80155	W	2001 - 2008 Credit Card Purchases				1,883.00
Account No. ****5329  Nordstrom PO Box 6566 Englewood, CO 80155	H	1999 - 2008 Credit Card Purchases				1,047.00
Account No. ****1019  Palomar Medical Center 15255 Innovation Dr. #150 San Diego, CA 92128	C	2009 Medical Bill				3,675.00
Account No. ****0718  Patricia Johnson MD c/o CA Accounts Service PO Box 1622 El Cajon, CA 92022	H	2009 Medical Bill				289.00
Account No.  Portfolio Recovery 120 Corporate Blvd. #100 Norfolk, VA 23502	H	Notice Only: Collecting for Wells Fargo				0.00
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,894.00

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  Progressive Management PO Box 2220 West Covina, CA 91793		W	Notice Only: Collecting for Palomar Medical Center			0.00
Account No. ****6400  Rady Children's Hospital PO Box 30350 Los Angeles, CA 90030		C	2010 Medical Bill			1,997.00
Account No. ****7332  So. California Edison PO Box 600 Rosemead, CA 91770-0600		C	2008 Services			82.00
Account No.  Staniscontr 914 14th Street Modesto, CA 95353		W	Notice Only: Collecting for CA Emer Phys.			0.00
Account No. ****6391  Temecula Unified School c/o American Capital Ent. 27919 Jefferson Avenue #206 Temecula, CA 92590		W	2008 Services			1,500.00
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,579.00

B6F (Official Form 6F) (12/07) - Cont.

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. ****4856  Wells Fargo PO Box 29486 Phoenix, AZ 85038-9486	C	2000 - 2009 Credit Card Purchases				18,458.00	
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)  Total (Report on Summary of Schedules)	18,458.00  144,371.10

B6G (Official Form 6G) (12/07)

In re Allan Curtis Clark,  
Kristy Lynn ClarkCase No. 13-00130

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Chase Mortgage PO Box 78420 Phoenix, AZ 85062-8420	1st Deed of Trust
Chase Mortgage PO Box 78420 Phoenix, AZ 85062-8420	2nd Deed of Trust
Santander PO Box 660633 Dallas, TX 75266	Vehicle Financing

B6H (Official Form 6H) (12/07)

In re Allan Curtis Clark,  
Kristy Lynn Clark

Case No. 13-00130

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors



**B6I (Official Form 6I) (12/07)**In re Allan Curtis Clark  
Kristy Lynn ClarkCase No. 13-00130

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter Son	AGE(S): 6 8
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	Insurance Sales	
Name of Employer	Self-Employed	Homemaker
How long employed	12 years	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	DEBTOR \$ 0.00	SPOUSE \$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 0.00	\$ 0.00
---------	---------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 0.00
---------	---------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 0.00
---------	---------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 6,185.16	\$ 0.00
-------------	---------

8. Income from real property

\$ 0.00	\$ 0.00
---------	---------

9. Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

11. Social security or government assistance (Specify): \_\_\_\_\_

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

13. Other monthly income

(Specify): \_\_\_\_\_

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 6,185.16	\$ 0.00
-------------	---------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 6,185.16	\$ 0.00
-------------	---------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,185.16	
-------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>4,153.00</u>
a.	Are real estate taxes included? Yes _____ No <u>X</u>		
b.	Is property insurance included? Yes _____ No <u>X</u>		
2. Utilities:		\$	
a.	Electricity and heating fuel	\$	<u>350.00</u>
b.	Water and sewer	\$	<u>325.00</u>
c.	Telephone	\$	<u>65.00</u>
d.	Other <u>Cable/Internet/Phone</u>	\$	<u>150.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
4. Food		\$	<u>1,100.00</u>
5. Clothing		\$	<u>125.00</u>
6. Laundry and dry cleaning		\$	<u>25.00</u>
7. Medical and dental expenses		\$	<u>125.00</u>
8. Transportation (not including car payments)		\$	<u>350.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>125.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)			
a.	Homeowner's or renter's	\$	<u>125.00</u>
b.	Life	\$	<u>30.00</u>
c.	Health	\$	<u>0.00</u>
d.	Auto	\$	<u>260.00</u>
e.	Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a.	Auto	\$	<u>710.93</u>
b.	Other _____	\$	<u>0.00</u>
c.	Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>1,125.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	<u>265.00</u>
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		<b>\$</b>	<b><u>9,408.93</u></b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtors are currently negotiating a loan modification of thier 1st deed of trust. Amount listed above for mortgage expense is the current amount of both the 1st and 2nd deeds of trust; however, this may decrease via loan modification or if debtors decide to surrender property and rent.			
<b>20. STATEMENT OF MONTHLY NET INCOME</b>			
a.	Average monthly income from Line 15 of Schedule I	\$	<u>6,185.16</u>
b.	Average monthly expenses from Line 18 above	\$	<u>9,408.93</u>
c.	Monthly net income (a. minus b.)	\$	<u>-3,223.77</u>

B6J (Official Form 6J) (12/07)

In re Allan Curtis Clark  
Kristy Lynn Clark

Case No. 13-00130

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Other Expenditures:**

Personal Hygiene/Haircuts	\$	75.00
Auto Tags/ Upkeep	\$	125.00
Pets	\$	65.00
<b>Total Other Expenditures</b>	<b>\$</b>	<b>265.00</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
Southern District of California**

In re Allan Curtis Clark  
Kristy Lynn Clark

Debtor(s)

Case No. 13-00130

Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 22, 2013

Signature /s/ Allan Curtis Clark

Allan Curtis Clark

Debtor

Date January 22, 2013

Signature /s/ Kristy Lynn Clark

Kristy Lynn Clark

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/12)

**United States Bankruptcy Court  
Southern District of California**

In re Allan Curtis Clark  
Kristy Lynn Clark

Debtor(s)

Case No. 13-00130  
Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,000.00	2013 YTD Gross Self-Employment Income (Husband)
\$85,200.00	2012 Gross Self-Employment Income (Husband)
\$84,626.00	2011 Gross Self-Employment Income (Husband)

**2. Income other than from employment or operation of business**

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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**3. Payments to creditors**None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Santander PO Box 660633 Dallas, TX 75266	\$710.93 Monthly; 10/12 - 12/12	\$2,132.79	\$26,331.44

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**5. Repossessions, foreclosures and returns**

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Doan Law Firm, LLP 320 E. Second Avenue, Ste. 108 San Diego, CA 92025	12/12	\$3,100.00

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NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Consumer Credit Counseling 2650 Camino del Rio North Suite 209 San Diego, CA 92108	01/13	\$10.00

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Carmax PO Box 440609 Austell, GA 30106 N/A	2012	2007 Chevy Tahoe \$18,000.00 Trade-in Value Received

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Allan V. Clark 13805 Blue Sage Lane Valley Center, CA 92082	US Bank Checking Account for which Debtor Husband has Authorization to Deposit/Withdrawal from Account but holds no ownership interest in any funds held in account. Allan V. Clark is Debtor Husband's Father	US Bank

**15. Prior address of debtor**

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Allan Curtis Clark	7332	1148 Felicita Lane Escondido, CA 92029	Insurance Sales (1099 Basis)	2001 - Present

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None



b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 22, 2013

Signature /s/ Allan Curtis Clark  
Allan Curtis Clark  
Debtor

Date January 22, 2013

Signature /s/ Kristy Lynn Clark  
Kristy Lynn Clark  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

B8 (Form 8) (12/08)

**United States Bankruptcy Court**  
**Southern District of California**

In re Allan Curtis Clark  
Kristy Lynn Clark

Debtor(s)

Case No. 13-00130Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Capital One Auto Finance	<b>Describe Property Securing Debt:</b> 2003 Lincoln Aviator (Vehicle does not run, nor have active REG)  "CREDITOR ADDED BY BALANCE OF SCHEDULES"
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 150px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 2	
<b>Creditor's Name:</b> Chase Mortgage	<b>Describe Property Securing Debt:</b> Single Family Residence: 1148 Felicita Lane Escondido, CA 92029
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Negotiate Loan Modification w/ Bank</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 150px;"><input type="checkbox"/> Not claimed as exempt</span>	

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Property No. 3	
<b>Creditor's Name:</b> Chase Mortgage	<b>Describe Property Securing Debt:</b> Single Family Residence: 1148 Felicita Lane Escondido, CA 92029
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Negotiate with bank</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
<b>Creditor's Name:</b> Santander	<b>Describe Property Securing Debt:</b> 2011 Buick Enclave
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date January 22, 2013

Signature /s/ Allan Curtis Clark  
Allan Curtis Clark  
Debtor

Date January 22, 2013

Signature /s/ Kristy Lynn Clark  
Kristy Lynn Clark  
Joint Debtor

**United States Bankruptcy Court  
Southern District of California**

In re Allan Curtis Clark  
Kristy Lynn Clark

Debtor(s)

Case No. 13-00130  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>3,100.00</u>
Prior to the filing of this statement I have received .....	\$	<u>3,100.00</u>
Balance Due .....	\$	<u>0.00</u>

2. \$ 306.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]  
 Prepetition case preparation and planning, electronic filing, and One (1) 341(a) hearing attendance.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
 Representation of the debtors in any dischargeability actions, stay violations, judicial lien avoidances, contested matters, abandonment of assets, relief from stay actions or any other adversary proceeding, negotiations with secured creditors to reduce to market value; reaffirmation agreements, redemptions, objections to exemptions; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods or real estate, amendments, 2004 examinations, application to reopen case, chapter conversion, appeals, objections to proofs of claims, and retrieval of closed files from storage.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: January 22, 2013

/s/ Todd A. Warshof

Todd A. Warshof 232227  
 Doan Law Firm, LLP  
 320 E. Second Avenue, Ste. 108  
 Escondido, CA 92025  
 760 746-4476 Fax: 760 746-4436  
 warshof@gmail.com, shawn@doanlaw.com,  
 todd@doanlaw.com



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Southern District of California**

In re Allan Curtis Clark  
Kristy Lynn Clark

Debtor(s)

Case No. 13-00130Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Allan Curtis Clark  
Kristy Lynn Clark

Printed Name(s) of Debtor(s)

X /s/ Allan Curtis Clark

Signature of Debtor

January 22, 2013

Date

Case No. (if known) 13-00130X /s/ Kristy Lynn Clark

Signature of Joint Debtor (if any)

January 22, 2013

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

CSD 1008 [08/21/00]

Name, Address, Telephone No. &amp; I.D. No.

Todd A. Warshof 232227

320 E. Second Avenue, Ste. 108

Escondido, CA 92025

760 746-4476

232227

**UNITED STATES BANKRUPTCY COURT**

SOUTHERN DISTRICT OF CALIFORNIA

325 West "F" Street, San Diego, California 92101-6991

In Re

Allan Curtis Clark

Kristy Lynn Clark

BANKRUPTCY NO. 13-00130

Debtor.

**VERIFICATION OF CREDITOR MATRIX**PART I (check and complete one):☒ New petition filed. Creditor diskette required.TOTAL NO. OF CREDITORS: 41☐ Conversion filed on \_\_\_\_\_. *See instructions on reverse side.*☐ Former Chapter 13 converting. Creditor diskette required.

TOTAL NO. OF CREDITORS: \_\_\_\_

☐ Post-petition creditors added. Scannable matrix required.☐ There are no post-petition creditors. No matrix required.☐ Amendment or Balance of Schedules filed concurrently with this original scannable matrix affecting Schedule of Debts and/or Schedule of Equity Security Holders. *See instructions on reverse side.*☐ Names and addresses are being ADDED.☐ Names and addresses are being DELETED.☐ Names and addresses are being CORRECTED.PART II (check one):☒ The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.☐ The above-named Debtor(s) hereby verifies that there are no post-petition creditors affected by the filing of the conversion of this case and that the filing of a matrix is not required.Date: January 22, 2013/s/ Allan Curtis Clark

Allan Curtis Clark

Signature of Debtor

Date: January 22, 2013/s/ Kristy Lynn Clark

Kristy Lynn Clark

Signature of Debtor

**REFER TO INSTRUCTIONS ON REVERSE SIDE**

CSD 1008

CSD 1008 (Page 2) [08/21/00]

### INSTRUCTIONS

- 1) Full compliance with Special Requirements for Mailing Addresses (CSD 1007) is required.
- 2) A creditors matrix with Verification is required whenever the following occurs:
  - a) A new petition is filed. Diskette required.
  - b) A case is converted on or after SEPTEMBER 1, 2000. (See paragraph 4b concerning post-petition creditors.)
  - c) An amendment to a case on or after SEPTEMBER 1, 2000, which adds, deletes or changes creditor address information on the debtor's Schedule of Debts and/or Schedule of Equity Security Holders. Scannable matrix format required.
- 3) The scannable matrix must be originally typed or printed. It may not be a copy.
- 4) CONVERSIONS:
  - a) When converting a Chapter 13 case filed before SEPTEMBER 1, 2000, to another chapter, ALL creditors must be listed on the mailing matrix at the time of filing and accompanied by a Verification. Diskette required.
  - b) For Chapter 7, 11, or 12 cases converted on or after SEPTEMBER 1, 2000, only post-petition creditors need be listed on the mailing matrix. The matrix and Verification must be filed with the post-petition schedule of debts and/or schedule of equity security holders. If there are no post-petition creditors, only the verification form is required. Scannable matrix format required.
- 5) AMENDMENTS AND BALANCE OF SCHEDULES:
  - a) Scannable matrix format required.
  - b) The matrix with Verification is a document separate from the amended schedules and may not be used to substitute for any portion of the schedules. **IT MUST BE SUBMITTED WITH THE AMENDMENT/BALANCE OF SCHEDULES.**
  - c) Prepare a separate page for each type of change required: ADDED, DELETED, or CORRECTED. On the **REVERSE** side of each matrix page, indicate which category that particular page belongs in. Creditors falling in the same category should be placed on the same page in alphabetical order.
- 6) Please refer to CSD 1007 for additional information on how to avoid matrix-related problems.

Todd A. Warshof  
Doan Law Firm, LLP  
320 E. Second Avenue, Ste. 108  
Escondido, CA 92025

Allan Curtis Clark  
Kristy Lynn Clark  
1148 Felicita Lane  
Escondido, CA 92029

American Capital Ent.  
27919 Jefferson Avenue #206  
Temecula, CA 92590

American Commercial Systems  
4670 N. El Capitan #209  
Fresno, CA 93722

Anesthesia Consultants of CA  
16955 Via del Campo, Ste. 215  
San Diego, CA 92127

Asset Acceptance  
PO Box 1630  
Warren, MI 48090

Beneficial  
PO Box 60101  
City Of Industry, CA 91716

CA Emer Phys.  
PO Box 582663  
Modesto, CA 95358-0046

California Business Bureau  
Attention: Bankruptcy  
PO Box 5010  
Monrovia, CA 91017

California Recovery Bureau  
135 Vallecitos De Oro, Suite G  
San Marcos, CA 92069

Capital One  
PO Box 60599  
City Of Industry, CA 91716

Capital One Auto Finance  
PO Box 93016  
Long Beach, CA 90809

Chase Mortgage  
PO Box 78420  
Phoenix, AZ 85062-8420

Citibank  
PO Box 6001  
The Lakes, NV 88901-6001

Discover  
PO Box 15316  
Wilmington, DE 19850

Eastern Municipal Water Dist.  
PO Box 8300  
Perris, CA 92572-8300

Financial Credit Network  
1300 W. Main Street  
Visalia, CA 93291

Franchise Tax Board  
PO Box 942867  
Sacramento, CA 94267-0011

Franchise Tax Board  
State of California  
Headquarters Compliance  
Sacramento, CA 95867

Freedom Pest Control  
c/o IC Systems Inc.  
PO Box 64378  
St. Paul, MN 55164

GE Money Bank  
PO Box 103104  
Roswell, GA 30076

Graybill  
225 E. Second Avenue  
Escondido, CA 92025

Hacienda Encantada Resort  
c/o Meridian Financial Svc  
21 Overland Industrial Blvd.  
Asheville, NC 28806

HSBC  
PO Box 5253  
Carol Stream, IL 60197

Indymac Bank/Onewest Bank  
Attn:Bankruptcy  
2900 Esperanza Crossing  
Austin, TX 78758

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding  
PO Box 740281  
Houston, TX 77274



Marin  
c/o LVNV Funding  
PO Box 740281  
Houston, TX 77274

Maryland National Bank  
c/o CACH LLC  
4340 South Monaco St. 2nd Floor  
Denver, CO 80237

Medical Payment Data  
c/o American Capital Ent.  
42145 Lyndie Ste. 212  
Temecula, CA 92591

Nordstrom  
PO Box 6566  
Englewood, CO 80155

Palomar Medical Center  
15255 Innovation Dr. #150  
San Diego, CA 92128

Patricia Johnson MD  
c/o CA Accounts Service  
PO Box 1622  
El Cajon, CA 92022

Portfolio Recovery  
120 Corporate Blvd. #100  
Norfolk, VA 23502

Progressive Management  
PO Box 2220  
West Covina, CA 91793

Rady Children's Hospital  
PO Box 30350  
Los Angeles, CA 90030

Santander  
PO Box 660633  
Dallas, TX 75266

So. California Edison  
PO Box 600  
Rosemead, CA 91770-0600

Staniscontr  
914 14th Street  
Modesto, CA 95353

Temecula Unified School  
c/o American Capital Ent.  
27919 Jefferson Avenue #206  
Temecula, CA 92590

Wells Fargo  
PO Box 29486  
Phoenix, AZ 85038-9486

CSD 1099 (Page 2) [09/26/06]

### INSTRUCTIONS

1. Local Form CSD 1101, *NOTICE TO CREDITORS OF THE ABOVE-NAMED DEBTOR ADDED BY AMENDMENT OR BALANCE OF SCHEDULES*, may be used to notify any added entity. When applicable, copies of the following notices shall accompany the notice: Order for and Notice of Section 341(a) Meeting, Discharge of Debtor, Notice of Order Confirming Plan, and Proof of Claim.
2. If not filed previously and this is an ECF case, the *DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS* (Local Form CSD 1801) must be filed in accordance with General Order #162.

### CERTIFICATE OF SERVICE

I, the undersigned whose address appears below, certify:

That I am, and at all times hereinafter mentioned was, more than 18 years of age;

That on January 22, 2013, I served a true copy of the within BALANCE OF SCHEDULES AND/OR CHAPTER 13 PLAN by [describe here mode of service]

#### US MAIL

on the following persons [set forth name and address of each person served]:



For Chpt. 7, 11, & 12 cases:

UNITED STATES TRUSTEE  
Department of Justice  
402 West Broadway, Suite 600  
San Diego, CA 92101



For ODD numbered Chapter 13 cases:

THOMAS H. BILLINGSLEA, JR., TRUSTEE  
530 "B" Street, Suite 1500  
San Diego, CA 92101



For EVEN numbered Chapter 13 cases:

DAVID L. SKELTON, TRUSTEE  
525 "B" Street, Suite 1430  
San Diego, CA 92101-4507



Chpt. 7 Trustee, if any:

Richard M Kipperman  
Corporate Management  
P.O. Box 3010  
La Mesa, CA 91944-3010



If Chpt. 11, each member of any committee appointed:

I certify under penalty of perjury that the foregoing is true and correct.

Executed on January 22, 2013  
(Date)

/s/ Todd A. Warshof  
Todd A. Warshof 232227  
Doan Law Firm, LLP  
320 E. Second Avenue, Ste. 108  
Escondido, CA 92025  
Address